

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re

Chapter 11

Wanda Conti,

Case No. 15-40163

Debtor.
-----X

Local Rule Statement

STATE OF NEW YORK)
) ss:
COUNTY OF NASSAU)

Wanda Conti (the “Debtor”) deposes and says under penalty of perjury, as follows:

1. I am the Debtor and I am submitting this affidavit pursuant to the local rules of this Court in support of my Chapter 11 filing.

2. On January 15, 2015, I filed a Chapter 11 petition under Title 11 of the United States Code, 11 U.S.C. 101 et seq. (the “Bankruptcy Code”).

3. I am an 81 year old widow. I immigrated to this country many years ago from Italy. English is not my native language. I rely extensively on my daughter to assist me with my business dealings. She also acts as my interpreter, and has assisted me in my filings in the Bankruptcy Court.

4. I own six parcels of real property as shown on the schedule annexed hereto. One of these is my home. The rest are rental properties. One is a home in Florida. Three are owned by me in Queens New York. One additional Queens property is owned by Lomar Realty LLC, an entity that I wholly own and control.

5. My husband died in 1999. He left me with little savings and no life insurance. I used every cent in savings and borrowed more to pay for medical treatment and

prescriptions not covered by his insurance. I was struggling and my children helped me. But I did want to rely on their help.

6. I was approached by a realtor/mortgage broker who told me I could make money in real estate. I took his advice.

7. I started investing in real estate in early 2000. Starting with a home equity loan, I bought properties with minimum down payments and high interest mortgages. Although risky, the market was rising and I accumulated.

8. My problems started in 2009 when I moved to Florida for my health. I hired a manager for the Properties. The managing agent stole the rental income, paid no bills, and hid the theft from me. By the time I discovered what was happening, the managing agent had fled.

9. Meanwhile, as a result of the economic meltdown, tenants defaulted and terminate leases, causing income to decline.

10. Then I contracted Lyme disease. I was hospitalized for several months with excruciating joint pain and fevers. Unfortunately, this appears to be a chronic condition from which I may never fully recover.

11. Sensing a chaotic situation, tenants have taken advantage. Rent collections are down. Turnover and vacancies are high.

12. For the last couple of years, my daughter has been managing the properties and trying to negotiate workouts with the lenders, including two forbearance

agreements in exchange for a \$140,000 lump sum payment. Most of the mortgage lenders are not entirely hostile but I lost one property to foreclosure – with no notice.

13. A second property was scheduled for foreclosure just before I filed my petition. I am planning to sell one or more of the Properties during this case and to use the sale proceeds to reinstate or satisfy the remaining mortgages.

14. In the meantime, I am turning over management to a competent management firm. Since filing this case, I retained BA Consultants to manage the Properties. With BA's help I am finally able to make progress stabilizing the properties.

15. The estimated monthly income and expenses for each property, including the property owned by Lomar Realty, my wholly owned limited liability company, is annexed hereto.

16. In addition to the mortgages, when running a credit check to prepare for this filing, I discovered numerous credit cards in my name with arrears totaling about \$100,000. Neither my husband nor I used credit cards very often. I know that I was the victim of identity theft in 2007. At that time, I filed a report with the local precinct and signed up for LifLock. I did not know the extent to the problem.

17. The schedule of twenty (20) largest non-insider unsecured creditors is annexed to the petition.

Dated: Whitestone, New York
March 16, 2015

s/Wanda Conti

Schedule of Real Estate Owned
Wanda Confi

<u>Property Address</u>	<u>Year Purchased</u>	<u>Purchase Price</u>	<u>% Owned</u>	<u>Property Type</u>	<u>Sq. Ft</u>	<u>Lender</u>	<u>Estimated Market Value</u>	<u>Existing Mortgage Balance</u>
32-69 48th Street Astoria, NY 11103	2002	\$585,000	100%	Multifamily	5,000	JVC 48	\$1,899,000	\$1,100,000
28-05 34th Avenue Astoria, NY 11106-3411	2004	\$800,000	100%	Semi Mixed	5,000	Dime Savings	\$1,900,000	\$989,000
150-47 21st Avenue Whitestone, NY 11357	2003	\$600,000	100%	1 Family	5,000	Bank of America	\$950,000	\$585,000
150-43 21st Street Whitestone, NY 11357	2003	\$600,000	100%	1 Family	5,000	A S C	\$850,000	\$485,000
21111 Bella Vista Circle Boca Raton, FL 33428	2004	\$650,000	100%	1 Family	7,500	Countryside	\$675,000	\$780,000
145-69 20th Avenue Whitestone, NY 11357	1979	\$85,000	100%	1 Family Primary Residence	6,000	Bank of America	\$875,000	\$707,000
						Total	\$7,149,000	\$4,646,000

Wanda Conti

1/28/2015

ASSETS**CURRENT ASSETS**

Cash in bank	\$27,118
CDs	\$0
Securities (Stocks, bonds, mutual funds)	\$0
Notes	\$0
Receivables	\$0
Life Insurance	\$0
Personal Property (ie. Jewelry, etc.)	\$3,200
Prepaid expenses	
Other current assets	
TOTAL CURRENT ASSETS	\$30,318

FIXED ASSETS

Machinery and equipment	
Furniture and fixtures	
Leasehold improvements	
Land and buildings	\$7,149,000
Other fixed assets	
(LESS accumulated depreciation on all fixed assets)	
TOTAL FIXED ASSETS (NET OF DEPRECIATION)	\$7,149,000

TOTAL ASSETS	\$7,179,318
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LIABILITIES

Current Debt (Credit Cards)	\$325
Notes payable	\$0
Taxes payable	\$0
Water & Sewer & Building Violations	\$55,750
Mortgages on Real Property	\$4,646,000
Personal Loan	\$50,000
TOTAL LIABILITIES	\$4,752,075

Net Worth	\$2,427,243
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In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

Property Description: 32-69 48th Street Astoria, NY 11103

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE - FILING TO
Rental Income	\$163,000.00	
Additional Rent Income (Garage)		
Storage	\$800.00	
Less: Vacancy	\$16,300.00	
Less: Concessions	\$10,000.00	
Less: Bad Debt	\$600.00	Unclear on her sheet
Total Income (attach MOR-5 (RE) Rent Roll)	\$136,900.00	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$12,600.00	
Water & Sewer	\$11,300.00	
Cleaning and Maintenance		
Commissions		
Pest Control	\$2,400.00	
Insurance	\$2,132.00	
Management Fees	\$2,500.00	
Painting & Decorating	\$1,700.00	
Payroll / Salary	\$4,350.00	
Repairs	\$8,800.00	
Supplies	\$350.00	
Taxes - Real Estate	\$8,700.00	
Legal & Accounting Fees	\$17,800.00	
Utilities		
Other (attach schedule)		
Total Operating Expenses	\$72,632.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	\$64,268.00	
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$64,268.00	

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Wanda Conti,

Debtor

Case No. 15-40163

Reporting Period: Dec-14

BREAKDOWN OF "OTHER" CATEGORY

OTHER OPERATIONAL EXPENSES

OTHER INCOME

OTHER EXPENSES

OTHER REORGANIZATION EXPENSES

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

Property Description: 145-69 20th Avenue Whitestone, NY 11357

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE - FILING TO DATE
Rental Income	\$14,400.00	
Additional Rent Income (Garage)	\$1,200.00	
Common Area Maintenance Reimbursement		
Less: Concessions	\$38,400.00	
Less: Vacancy	\$7,200.00	
Total Income (attach MOR-5 (RE) Rent Roll)	\$ (30,000.00)	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$2,650.00	
Water & Sewer	\$2,400.00	
Cleaning and Maintenance		
Commissions		
Officer/Insider Compensation*		
Insurance		
Management Fees		
Office Expense		
Legal & Accounting Fees	\$5,600.00	
Repairs	\$632.00	
Supplies	\$229.00	
Taxes - Real Estate	\$6,500.00	
Gardening	\$360.00	
Utilities		
Other (attach schedule)		
Total Operating Expenses	\$18,371.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	\$ (48,371.00)	
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes	\$ (48,371.00)	

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In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

BREAKDOWN OF "OTHER" CATEGORY

OTHER OPERATIONAL EXPENSES

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In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

Property Description: 150-47 21st Avenue Whitestone, NY 11357

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE - FILING TO DATE
Rental Income	\$45,600.00	
Additional Rent Income (Garage)		
Other Income (Potential Parking Income)	\$6,600.00	
Less Vacancy		
Less: Concessions	\$6,600.00	
Total Income (attach MOR-5 (RE) Rent Roll)	\$45,600.00	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$9,600.00	
Water & Sewer	\$3,200.00	
Cleaning and Maintenance		
Gardening	\$360.00	
Officer/Insider Compensation*		
Insurance	\$1,600.00	
Management Fees		
Office Expense		
Other Interest		
Repairs	\$26,000.00	
Supplies	\$436.00	
Taxes - Real Estate	\$5,863.00	
Legal & Accounting Fees	\$8,000.00	
Utilities		
Other (attach schedule)		
Total Operating Expenses Before Depreciation	\$55,059.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	\$ (55,059.00)	
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$ (55,059.00)	

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In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

BREAKDOWN OF "OTHER" CATEGORY

OTHER OPERATIONAL EXPENSES

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Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

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In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

Property Description: 150-43 21st Street Whitestone, NY 11357

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE -FILING TO DATE
Rental Income	\$58,200.00	
Additional Rent Income (Garage)	\$3,000.00	
Other Income (Potential Parking Income)	\$1,800.00	
Less Vacancy		
Total Income (<i>attach MOR-5 (RE) Rent Roll</i>)	\$63,000.00	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$4,800.00	
Water & Sewer	\$2,900.00	
Cleaning and Maintenance		
Painting & Decorating	\$8,632.00	
Officer/Insider Compensation*		
Insurance	\$1,600.00	
Management Fees		
Office Expense		
Other Interest		
Repairs	\$56,312.00	
Supplies	\$285.00	
Taxes - Real Estate	\$5,962.00	
Legal & Accounting Fees	\$12,000.00	
Utilities		
Other (<i>attach schedule</i>)		
Total Operating Expenses Before Depreciation	\$92,491.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	\$ (29,491.00)	
OTHER INCOME AND EXPENSES		
Other Income (<i>attach schedule</i>)		
Interest Expense		
Other Expense (<i>attach schedule</i>)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (<i>see continuation sheet</i>)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$ (29,491.00)	

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-14

BREAKDOWN OF "OTHER" CATEGORY

OTHER OPERATIONAL EXPENSES

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OTHER REORGANIZATION EXPENSES

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-15

Property Description: 21111 Bella Vista Circle Boca Raton, FL 33428

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE - FILING TO DATE
Rental Income	\$62,400.00	
Additional Rent Income (Garage)	\$3,000.00	
Common Area Maintenance Reimbursement		
<u>Less Vacancy</u>	\$65,400.00	
Total Income (attach MOR-5 (RE) Rent Roll)	\$0.00	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$2,856.00	
Water & Sewer	\$2,160.00	
Cleaning and Maintenance	\$356.00	
Commissions		
Officer/Insider Compensation*		
Insurance	\$3,100.00	
Management Fees (Association Dues)	\$4,560.00	
Office Expense		
Other Interest		
Repairs	\$566.00	
Supplies	\$340.00	
Taxes - Real Estate	\$11,560.00	
Legal & Accounting Fees	\$9,500.00	
Utilities		
Other (attach schedule)		
Total Operating Expenses Before Depreciation	\$34,998.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$ (34,998.00)	

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Wanda Conti,
Debtor

Case No. 15-40163
Reporting Period: Dec-15

BREAKDOWN OF "OTHER" CATEGORY

OTHER OPERATIONAL EXPENSES

OTHER INCOME

OTHER EXPENSES

OTHER REORGANIZATION EXPENSES

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

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In re Wanda Conti,
DebtorCase No. 15-40163
Reporting Period: Dec-14

Property Description: 28-05 34th Avenue Astoria, NY 11106-3411

STATEMENT OF OPERATIONS (Income Statement)

INCOME	MONTH	CUMULATIVE -FILING TO DATE
Rental Income	\$185,844.00	
Additional Rent Income (Garage)		
Common Area Maintenance Reimbursement		
Less: Vacancy	\$6,000.00	
Less: Concessions	\$26,000.00	
Less: Bad Debt	\$12,000.00	
Total Income (<i>attach MOR-5 (RE) Rent Roll</i>)	\$141,844.00	
OPERATING EXPENSES		
Gas, Electricity, Fuel	\$9,300.00	
Water & Sewer	\$1,936.00	
Cleaning and Maintenance		
Painting & Decorating	\$7,800.00	
Officer/Insider Compensation*		
Insurance	\$2,800.00	
Management Fees		
Office Expense		
Pest Control	\$1,200.00	
Repairs	\$2,800.00	
Supplies	\$160.00	
Taxes - Real Estate	\$11,236.00	
Legal & Accounting Fees	\$20,000.00	
Utilities		
Other (<i>attach schedule</i>)		
Total Operating Expenses Before Depreciation	\$57,232.00	
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	\$84,612.00	
OTHER INCOME AND EXPENSES		
Other Income (<i>attach schedule</i>)		
Interest Expense		
Other Expense (<i>attach schedule</i>)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (<i>see continuation sheet</i>)		
Gain (Loss) from Sale of Property		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$84,612.00	

*'"Insider" is defined in 11 U.S.C. Section 101(31).

In re Wanda Conti,

Debtor

Case No. 15-40163

Reporting Period: Dec-14**BREAKDOWN OF "OTHER" CATEGORY**

OTHER OPERATIONAL EXPENSES

OTHER INCOME

OTHER EXPENSES

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Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

Wanda Conti
Income and Expense

Yearly Income 2014	32-69 48th Street	145-69 20th Avenue	150-47 21st Avenue	150-43 21st Street	21111 Bella Vista Circle	Wanda Conti - Personal Yearly *	Total Rental Income With Wanda Conti Personal	Monthly Average
Rental Income	\$163,000.00	\$14,400.00	\$45,600.00	\$58,200.00	\$62,400.00	\$14,400.00	\$358,000.00	\$29,833.33
Additional Rent Income (Garage)		\$1,200.00		\$3,000.00	\$3,000.00	\$4,200.00	\$11,400.00	\$950.00
Storage	\$800.00		\$6,600.00	\$1,800.00		\$0.00	\$9,200.00	\$766.67
Less: Vacancy	\$16,300.00	\$7,200.00			\$65,400.00	\$0.00	\$88,900.00	\$7,408.33
Less: Concessions	\$10,000.00	\$38,400.00	\$6,600.00			\$0.00	\$55,000.00	\$4,583.33
Less: Bad Debt	\$600.00					\$0.00	\$600.00	\$50.00
Social Security*						\$10,200.00	\$10,200.00	\$850.00
Total Income - Yearly	\$136,900.00	-\$30,000.00	\$45,600.00	\$63,000.00	\$0.00	\$18,600.00	\$244,300.00	\$19,508.33
OPERATING EXPENSES - YEARLY - Rental Only								Monthly Average
Gas, Electricity, Fuel	\$12,600.00	\$2,650.00	\$9,600.00	\$4,800.00	\$2,856.00	\$0.00	\$32,506.00	\$2,708.83
Water & Sewer & Garbage	\$11,300.00	\$2,400.00	\$3,200.00	\$2,900.00	\$2,160.00	\$0.00	\$21,960.00	\$1,830.00
Cleaning and Maintenance					\$356.00	\$0.00	\$356.00	\$29.67
Commissions			\$360.00	\$8,632.00		\$0.00	\$8,992.00	\$749.33
Pest Control	\$2,400.00					\$0.00	\$2,400.00	\$200.00
Property Insurance	\$2,132.00		\$1,600.00	\$1,600.00	\$3,100.00	\$0.00	\$8,432.00	\$702.67
Management Fees	\$2,500.00				\$4,560.00	\$0.00	\$7,060.00	\$588.33
Painting & Decorating	\$1,700.00					\$0.00	\$1,700.00	\$141.67
Payroll / Salary	\$4,350.00	\$5,600.00				\$0.00	\$9,950.00	\$829.17
Repairs	\$8,800.00	\$632.00	\$26,000.00	\$56,312.00	\$566.00	\$0.00	\$92,310.00	\$7,692.50
Supplies	\$350.00	\$229.00	\$436.00	\$285.00	\$340.00	\$0.00	\$1,640.00	\$136.67
Taxes - Real Estate	\$8,700.00	\$6,500.00	\$5,863.00	\$5,962.00	\$11,560.00	\$0.00	\$38,585.00	\$3,215.42
Legal & Accounting Fees	\$17,800.00	\$360.00	\$8,000.00	\$12,000.00	\$9,500.00	\$0.00	\$47,660.00	\$3,971.67
Yearly Expenses - Rental & Personal								
Taxes - Real Estate						\$5,899.20	\$44,484.20	\$3,707.02
Maintenance or repairs						\$3,432.00	\$97,798.00	\$8,149.83
Water and sewer						\$2,592.00	\$24,552.00	\$2,046.00
Electricity						\$2,400.00	\$34,906.00	\$2,908.83
Homeowner Insurance						\$1,596.00	\$10,028.00	\$835.67
Groceries						\$4,680.00	\$4,680.00	\$390.00
Personal Health Insurance *						\$1,176.00	\$1,176.00	\$98.00
Bus/taxi fare						\$720.00	\$720.00	\$60.00
Clothing						\$600.00	\$600.00	\$50.00
Medical						\$432.00	\$432.00	\$36.00
Dry cleaning						\$360.00	\$360.00	\$30.00
Phone						\$240.00	\$240.00	\$20.00
Cable						\$240.00	\$240.00	\$20.00
Personal Care Supplies						\$180.00	\$180.00	\$15.00
Other (attach schedule)								\$0.00
Total Operating Expenses	\$72,632.00	\$18,371.00	\$55,059.00	\$92,491.00	\$34,998.00	\$24,547.20	\$298,098.20	\$24,841.52
Net Profit (Loss) Before Other Income & Expenses	\$ 64,268.00	\$ (48,371.00)	\$ (9,459.00)	\$ (29,491.00)	\$ (34,998.00)	-\$5,947.20	-\$53,798.20	
	32-69 48th Street	145-69 20th Avenue	150-47 21st Avenue	150-43 21st Street	21111 Bella Vista Circle	<i>Wanda Conti</i>	Monthly Average Overall	
Average Monthly Income	\$11,408.33	-\$2,500.00	\$3,800.00	\$5,250.00	\$0.00	\$1,550.00	\$19,508.33	
Average Monthly Expenses	\$6,052.67	\$1,530.92	\$4,588.25	\$7,707.58	\$2,916.50	\$2,045.60	\$24,841.52	
	\$5,355.67	-\$4,030.92	-\$788.25	-\$2,457.58	-\$2,916.50	-\$495.60	-\$5,333.18	